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#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Kevin	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Williamson	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9106	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Kevin		Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		12157 S. Yale Ave. Number Street	Number Street
		ChicagoIllinois60628CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity State Zip Gode	Oity State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kevin		Williamson	Case number (if	known)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	a		
7. The chapter of the Bankruptcy Code you are choosing to file under		scription of each, see <i>Notice</i> . Also, go to the top of page		S.C. § 342(b) for Individuals Filing for propriate box.
8. How you will pay the fee	more details about ho cashier's check, or more may pay with a credit  I need to pay the fee Individuals to Pay You  I request that my fee judge may, but is not the official poverty lin	ow you may pay. Typically oney order If your attorn card or check with a pre-part in installments. If you check with a pre-part in installments. If you check with a pre-part in installments be waived (You may required to, waive your fewer that applies to your famon, you must fill out the Approximation.	, if you are paying ey is submitting your printed address. Hoose this option, so the (Official Form 1) Huest this option or the, and may do so could size and you are	th the clerk's office in your local court for the fee yourself, you may pay with cash, our payment on your behalf, your attorney sign and attach the <i>Application for</i> 03A).  The fee yourself, you may pay with cash, our payment on your behalf, your attorney sign and attach the <i>Application for</i> 03A).  The fee filling for Chapter 7. By law, a poly if your income is less than 150% of the unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No.  Yes. District  District  District	V	When MM / DD / YYY When MM / DD / YYY When MM / DD / YYY	Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No.  Yes. Debtor  District  Debtor  District		Mhen	Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to lin	e 12.		do you want to stay in your residence?  inst You (Form 101A) and file it with

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Williamson Debtor 1 Kevin \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	u must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a ampletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the		from an approve obtain those se made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		requirement, atta- efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit ause of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
			I am currently on active military duty in a military combat zone.			I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kevin Williamson Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 5/1/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Kevin		Williamson	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, o	r 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sched	ules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Chris Prvor		Date	5/1/2017
	Signature of Attorney for	or Debtor	M	M / DD / YYYY
	,			
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City	·	State	Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Kevin		Williamson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Check if this is an
 amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,325.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$6,325.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,121.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$6,223.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$31,371.00
Your total liabilities	\$48,715.00
Part 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,392.00
i. Schedule J: Your Expenses (Official Form 106J)	\$1,927.00
	\$1.927.00

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Williamson Debtor 1 Kevin \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,392.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$6,223.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$5,950.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$12,173.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your c	ase:				
Debtor 1	Kovin		Williamson			
Deptor I	Kevin First Name	Middle Nam		_		
Debtor 2						
(Spouse, if fi	ling) First Name	Middle Nam	e Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case num (If known)	nber					
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rtv				12/1
category v responsibl write your	where you think it fits best. I le for supplying correct infor name and case number (if k	Be as complete and a mation. If more spac (nown). Answer ever	in asset only once. If an asset fits accurate as possible. If two marri e is needed, attach a separate sl / question. or Other Real Estate You Ow	ied people ar heet to this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you	ı own or have any legal or ed	quitable interest in a	ny residence, building, land, or si	imilar proper	ty?	
~	No. Go to Part 2					
	Yes. Where is the property?					
1.1	Street address, if available, or		hat is the property? Check all that Single-family home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
	Street address, if available, or	other description	Duplex or multi-unit building		Current value of the	Current value of the
			Condominium or cooperative		entire property?	portion you own?
		Ļ	Manufactured or mobile home  Land			
	Number Street	<u> </u>	Investment property		Describe the nature o	f your ownership
		F	Timeshare		interest (such as fee s the entireties, or a life	
	City State	Zip Code	Other	_		- cotatoj, ii kilowii.
			』 ho has an interest in the propert ie.	y? Check	Check if this is co (see instructions)	mmunity property
		Ë	Debtor 1 only		Ц	
		Ē	Debtor 2 only			
		F	Debtor 1 and Debtor 2 only			
		Ī	At least one of the debtors and an	other		
		o	– ther information you wish to add	about this ite	em, such as local	
		-	operty identification number:			
If you	own or have more than one, li		hat is the property? Check all that	annlı	Do not doduct accurad	claims or exemptions. Put
1.2		ř	Single-family home	αρριγ.	the amount of any secu	red claims on Schedule D:
	Street address, if available, or	other description	Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
			Condominium or cooperative		Current value of the	Current value of the
		<u> </u>	Manufactured or mobile home		entire property?	portion you own?
	-		Land			
	Number Street	Ī	Investment property		Describe the nature o interest (such as fee s	
	City State	- Zin Codo	Timeshare Other		the entireties, or a life	
	City State	Zip Code		_	-	
			ho has an interest in the property	y? Check	Check if this is co (see instructions)	mmunity property
			Debtor 1 only		_	
		Г	Debtor 2 only			
		Ī	Debtor 1 and Debtor 2 only			
			At least one of the debtors and an	other		
			ther information you wish to add operty identification number:	about this ite	em, such as local	

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Debtor 1			Williamson	_ Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Who has an interest in the property?  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and anotother information you wish to add ab	her	(see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wr	tion you own for a	oroperty identification number: all of your entries from Part 1, includere. 	ing any entrie	s for pages	
<b>Do you ow</b> you own tl	nat someone else drives. If y ns, trucks, tractors, sport uti	equitable interest ou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory cycles	-	-	
3.1	Make Model: Year:	Dodge Avenger 2012	Who has an interest in the prope one.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information: 2012 Dodge Avenger	83000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$4975.00	Current value of the portion you own? \$4975.00
3.2	Make Model:		Check if this is community pointructions)  Who has an interest in the proper one.			claims or exemptions. Put ured claims on <i>Schedule D:</i>
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property?	Current value of the portion you own?
			Check if this is community prinstructions)	roperty (see		

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	Kevin First Name	Middle Name	Williamson Last Name	Case numb	CI (II KIIOWII)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	· · · · · · · · · · · · · · · · · · ·
	Other information:		Debtor 1 and Debtor 2 on	nly	entire property?	portion you own?
			At least one of the debtors	s and another		
			Check if this is commur	nity property (see		
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	rred claims on <i>Schedule</i> aims Secured by Propert
	Year: Approximate mileage:		Debtor 1 only		Creditors vino riave cia	ums secured by Fropert
			Debtor 2 only	_	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 on	•	——————	portion you own:
			At least one of the debtors			
			Check if this is commur instructions)	nity property (see		
		•	er recreational vehicles, other t, fishing vessels, snowmobiles, r	•		
Exa	nples: Boats, trailers, motors No Yes	•	·	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exa	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exa	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the pone.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exa	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r  Who has an interest in the pone.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exa	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exa	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor  property? Check  nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone of the debtors	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own?  claims or exemptions. I
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propen  Current value of the portion you own?  claims or exemptions. I used claims on Schedule ims Secured by Propen
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	claims on Schedule control of the portion you own?  claims or exemptions. For the portion on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors one. Debtor 1 only Debtor 1 only Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Check if this is communing the debtors of the	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Scheduk vims Secured by Proper  Current value of the portion you own?  claims or exemptions. I red claims on Scheduk vims Secured by Proper  Current value of the
4.1	mples: Boats, trailers, motors No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	red claims on Schedul hims Secured by Proper  Current value of the portion you own?  claims or exemptions. hered claims on Schedul hims Secured by Proper  Current value of the

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Miscellaneous goods and furniture \$425.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV/Cellular phone/Apple Watch \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Miscellaneous clothing \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Miscellaneous jewelry \$95.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1270.00 for Part 3. Write that number here .....

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$80.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Kevin		Williamson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory note	es, and money orders.	
	<b>✓</b> No				
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		), thrift savings accounts,	or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	Sopulatory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:	-		
22.	Examples: Agreements v	prepayments I deposits you have made so that with landlords, prepaid rent, publi	c utilities (electric, gas, wa		
	<b>✓</b> No		Institution name:		
	Yes	Electric:			_
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			•
		Telephone:			
		Water:	-		
		Rented furniture:			
		Other:	-		
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No			• •	
	Ë	Issuer name and description:			
	Yes				
		-			
					<u> </u>

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Debt	or 1 Kevin	Williamson Case number (if known)  Middle Name Last Name	
24.	First Name	Middle Name Last Name  an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition p	rogram
24.		530(b)(1), 529A(b), and 529(b)(1).	rogram.
	No No	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Yes		
25.		table or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	<b>✓</b> No		
	Yes. Desc	cribe	
26.	-	oyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	No No	terriet dormain marries, websites, proceeds nom royalites and ilcensing agreements	
	Yes. Desc	cribe	
	ш		
27.	Licenses, fra	anchises, and other general intangibles	
	Examples: Bu	uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		
	Yes. Desc	cribe	
Mor	ney or propei	rty owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions
	ney or propei		portion you own?
			<pre>portion you own? Do not deduct secured</pre>
	Tax refunds or  No Yes. Give s	specific information Federal:	<pre>portion you own? Do not deduct secured</pre>
	Tax refunds or  No Yes. Give s about	specific information ut them, including whether already filed the returns  Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give s about	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years  Local:  ort et due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  ettlement
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  Local:  It st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement.	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  ettlement  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  ettlement  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 ettlement  \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and fi  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property set specific information  Alimony: Maintenance: Support:	## square   ## squ
28.	Tax refunds or  ✓ No  Yes. Give s about you a and to  Family support Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## square   ## squ
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unppor	specific information ut them, including whether already filed the returns the tax years	## square   ## squ
28.	Tax refunds on  ✓ No  ✓ Yes. Give s about you a and if  Family suppor Examples: Past ✓ No  ✓ Yes. Give s  Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	## square   ## squ
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## square   ## squ

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Deb	tor 1 Kevin		Williamson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance police Examples: Health, disability,		h savings account (HSA); credit, ho	meowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list its	company	Company name:	Beneficiary:	Surrender or refund value:
32.	property because someone h	living trust, expect pr	omeone who has died roceeds from a life insurance policy,	or are currently entitled to receive	
33.	Yes. Describe  Claims against third partie	 es, whether or not yo	ou have filed a lawsuit or made a	demand for payment	
	Examples: Accidents, employ  No Yes. Describe				
34.	Other contingent and unlice to set off claims	— Įuidated claims of e	very nature, including countercl	aims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you di	— d not already list			
	✓ No  Yes. Describe				
36.		-	Part 4, including any entries for	. • •	\$80.00
Part	5: Describe Any Busine	ess-Related Prop	erty You Own or Have an In	terest In. List any real estate in Part	1.
37.	Do you own or have any le	gal or equitable inte	rest in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.			pc Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or co	mmissions you alrea	ady earned		
	Yes. Describe				
39.	Office equipment, furnishin Examples: Business-related		modems, printers, copiers, fax mac	chines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No Yes. Describe				

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Debt	tor 1 Kevin	Williamson	Case number (if known)	
	First Name Middle Name	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your tra	ade	
	<b>✓</b> No			
	Yes. Describe			
	Tes. Describe			
41	Inventory			
71.	inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them		<del></del>	
			-	
				_
43. <b>(</b>	Customer lists, mailing lists, or other compila	ations		
	<b>✓</b> No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.C.	8 101(41A))?	
	Li roci de yeur nete metado percentany identin		3	
	No			
	Yes. Describe			
				·
44.	Any business-related property you did not a	Iready list		
	T No	-		
	✓ No			
	Yes. Give specific			
	information	-		<del></del>
				<del></del>
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for page	s you have attached	
for Pa	art 5. Write that number here			
<u></u>	D 11 . A . E	tiletile Bilitia B	0	
Part	16: Describe Any Farm- and Commerce If you own or have an interest in farmland, list it		i Own or Have an Interest in.	
	ii you own or have an interest in familiand, list i	tiii Fait I.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial fis	hing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animala			or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	Livestock, poultry, raini-raised lish			
	<b>✓</b> No			
	Yes. Describe			
			'	

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Debt	or 1 Kevin First Name		filliamson ast Name	Case number (if known)	
48.	Crops-either growing of				
	<b>√</b> No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No Van Danaviha				
	Yes. Describe				
E 1	Any form and common	cial fishing-related property you did n	ot alroady list		
51.		cial listiling-related property you did it	ot already list		
	✓ No  Yes. Describe				
				Г	
		l of your entries from Part 6, including here			
				L	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	t List Above	
53.		perty of any kind you did not already li	st?		
	No No	s, country dub membership			
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here	1	•
J4. A	du tile dollar value of al	i of your entities from Fart 7. Write tha	t number here		
	_				
Part 8	List the Totals of	Each Part of this Form			<del></del>
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
FC -					
-	part 2 total vehicles, line		\$4975.00		
	-	d household items, line 15	\$1270.00		
	art 4: Total financial as		\$80.00		
	Part 5: Total business-re				
		ishing-related property, line 52	-		
	Part 7: Total other prope				
62. <b>1</b>	Total personal property.	Add lines 56 through 61	\$6325.00	Copy personal property total	+ \$6325.00
				Copy poisonal property total	
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			\$6325.00
	· · ·				

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kevin		Williamson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt		
1.	Which set of exemptions are you claimi	ng? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Dodge Avenger, 2012, 2012 Dodge Avenger Line from	\$4,975.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Schedule A/B: 03			
	Brief	\$425.00		735 ILCS 5/12-1001(b)
	description:  Miscellaneous goods	\$425.00	\$425.00	
	and furniture		100% of fair market value, up to any	_
	Line from Schedule A/B: 06		applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$400.00 description: **✓** \$400.00 Miscellaneous clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$350.00 description: **✓** \$350.00 TV/Cellular phone/Apple 100% of fair market value, up to any Watch applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$95.00 description: **✓** \$95.00 Miscellaneous jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$80.00 description: **✓** \$80.00

100% of fair market value, up to any

applicable statutory limit

Cash on hand

16

Line from

Schedule A/B:

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Schedule D: Creditors Who Have Claims Secured by Property  12/  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the order creditor's sparately for each claim. If more than one creditor has a particular claim, list the other creditor's name.  2. List all secured Claims. If a creditor has no erreditor has a particular claim, list the other creditor's name.  2. List all secured claims in alphabetical order according to the creditor's oldetout the value of collateral that supports of the date you file, the claim is: Check all that apply.  SAN DIEGO CA 92123 City State 2PC ode Who owes the debto? Check one. Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Agreement you made (such as mortgage or secured car loan)  An agreement you made (such as mortgage or secured car loan)  Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)			Do	ocument Page 22 of	74		
First Name	Fill in this infor	mation to identify your cas	se:				
United States Bankruptcy Court for the:    Northern	Debtor 1		Middle Name				
Case number (Itknown)  Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  12/  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the other creditor separately for each claim. If more than one oreditor has a particular claim, list the other creditors name.  List All Secured Claims. If a creditor has more than one secured claim, list the other creditors aname.  Describe the property that secures the claim:  PELICAN AUTO FINANCE L Contingent  As of the date you file, the claim is: Check all that apply.  As of the date you file, the claim is: Check all that apply.  As of the date you file, the claim is: Check all that apply.  Debtor 1 only  Debtor 1 only  As agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Other (including a right to offset)		First Name	Middle Name	Last Name			
Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  12/  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List all secured Claims  2. List all secured claims. If a creditor has nore than one secured claim, list the orderior separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors and possible. If a creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors and possible. If a creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors and better this sclaim.  2.1 PELICAN AUTO FINANCE L Creditor's Name  Streat  Streat  Streat  Amount of claim Do not deduct the value of collateral. that supports this claim  Describe the property that secures the claim:  Statutory lief, the claim is: Check all that apply.  An agreement you made (such as mortgage or secured care loan)  Judigment lien from a lawsuit  Other (including a right to offset)  Judigment lien from a lawsuit  Other (including a right to offset)  Other (including a right to offset)	United States E	Bankruptcy Court for the:	Northern				
Schedule D: Creditors Who Have Claims Secured by Property  12/  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the order creditor's sparately for each claim. If more than one creditor has a particular claim, list the other creditor's name.  2. List all secured Claims. If a creditor has no erreditor has a particular claim, list the other creditor's name.  2. List all secured claims in alphabetical order according to the creditor's oldetout the value of collateral that supports of the date you file, the claim is: Check all that apply.  SAN DIEGO CA 92123 City State 2PC ode Who owes the debto? Check one. Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Agreement you made (such as mortgage or secured car loan)  An agreement you made (such as mortgage or secured car loan)  Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)							
Schedule D: Creditors Who Have Claims Secured by Property  12/  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims.  2. List all secured claims. If a creditor has nore than one secured claim, list the creditor saparately for each claim. If more than one reditor has a particular claim, list the other creditors on name.  2. List all secured claims. If a creditor has nore than one secured claim, list the creditor bon to deduct the value of collateral.  2. PELICAN AUTO FINANCE L  Creditor's Name  9444 FARNHAMS T STE 200  Number  Street  Describe the property that secures the claim:  Contingent  Unliquidated  City  Debtor 1 only  Debtor 2 only  As of the date you file, the claim is: Check all that apply.  As greenent you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)	Official	Form 106D			J		Check if this is an
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the other creditor's separately for each claim. If more than one creditor has a particular claim, list the other creditor's name.  2. List all secured claims.  Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  Describe the property that secures the claim:  PELICAN AUTO FINANCE L Creditor's Name  9444 FARNHAM ST STE 200  Number Street Describe the property that secures the claim:  Contingent Unliquidated  Disputed  Nature of lien. Check all that apply.  Who owes the debty? Check one.  Who owes the debty? Check one.  As of the date you file, the claim is: Check all that apply.  Unliquidated  Disputed  Nature of lien. Check all that apply.  At least one of the debtors and another  Check if this claim relates to a community debt  Other (including a right to offset)  Other (including a right to offset)		-	ors Who Ha	ve Claims Secure	ed by Prop		3
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  ✓ Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  PELICAN AUTO FINANCE L Creditor's Name  9444 FARNHAM ST STE 200 Number  Street  Describe the property that secures the claim:  065 Automobile As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Other (including a right to offset)	more space is	needed, copy the Additio			•		
Yes. Fill in all of the information below.	1. Do any o	creditors have claims se	ecured by your proper	ty?			
2. List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2.1 PELICAN AUTO FINANCE L Creditor's Name  9444 FARNHAM ST STE 200  Number Street  San DIEGO CA 92123  City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt  Discretion has more than one secured claim, list the creditor's has the creditor's Amount of claim Do not deduct the value of collateral. That supports this claim Status upports this claim:  San DIEGO CA 92123  City State ZIP Code Who owes the debt? Check one.  Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Other (including a right to offset)	No. 0	Check this box and subm	it this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2.1 PELICAN AUTO FINANCE L Creditor's Name 9444 FARNHAM ST STE 200 Number Street State ZIP Code Who owes the debt? Check one.  2 Debtor 1 only Debtor 2 only At least one of the debtors and another and another Check if this claim relates to a community debt  2 Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  2 Column A Amount of claim Do not deduct the value of collateral. Should be a continue that supports that supports this claim Pontion If any should be a community debt  2 Column B Value of collateral that supports that supports this claim Do not deduct the value of collateral. Should be a	✓ Yes.	Fill in all of the information	n below.				
separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's value of collateral.  2.1 PELICAN AUTO FINANCE L Creditor's Name 9444 FARNHAM ST STE 200 Number Street  SAN DIEGO CA 92123 City State ZIP Code Who owes the debt? Check one.  Describe the property that secures the claim:  O65 Automobile As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Nature of lien. Check all that apply.  At least one of the debtors and another  Check if this claim relates to a community debt  Nature of lien to effect it in from a lawsuit Other (including a right to offset)  Onot deduct the value of collateral.  Amount of claim Do not deduct the value of collateral.  Samount of claim Do not deduct the value of collateral.  Statu supports that supports that supports that supports the sulue of collateral.  Statutomobile  \$11,121.00  \$4,975.00  \$4,975.00  \$4,975.00  \$6,146.00	Part 1: List	All Secured Claims					
Describe the property that secures the claim:  9444 FARNHAM ST STE 200  Number Street — Street — As of the date you file, the claim is: Check all that apply.  Contingent  SAN DIEGO CA 92123 City State ZIP Code Who owes the debt? Check one.  ✓ Debtor 1 only — Debtor 2 only — Debtor 1 and Debtor 2 only — At least one of the debtors and another — Check if this claim relates to a community debt  Describe the property that secures the claim:  065 Automobile  As of the date you file, the claim is: Check all that apply.  □ Disputed  Nature of lien. Check all that apply.  ✓ An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  □ Judgment lien from a lawsuit  □ Other (including a right to offset) —  Other (including a right to offset)	separate in Part 2	ely for each claim. If more th	an one creditor has a par	ticular claim, list the other creditors	Amount of claim Do not deduct the	Value of collateral that supports	Unsecured portion
Date debt was Last 4 digits of account number0209	Creditor's 9444 F. Numb  SAN DII City Who ow Deb Deb At Id and Che to a Date de	EGO CA 92123 State ZIP Code ves the debt? Check one. botor 1 only botor 2 only botor 1 and Debtor 2 only east one of the debtors I another eck if this claim relates a community debt bebt was	O65 Automobile  As of the date you file Contingent Unliquidated Disputed  Nature of lien. Check and agreement you car loan) Statutory lien (such Judgment lien from Other (including a red)	all that apply.  made (such as mortgage or secured as tax lien, mechanic's lien)  a lawsuit  ight to offset)	\$11,121.00	\$4,975.00	\$6,146.00

Add the dollar value of your entries in Column A on this page. Write that number

\$11,121.00

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Fill in	this inforn	nation to identify your c	ase:					
Debto	r 1	Kevin		Williamson				
Dobto	<b>.</b> 0	First Name	Middle Name	Last Name				
Debto (Spouse	r Z e, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case r	number n)			(State)				
Offic	cial Fo	orm 106E/F			•	Chec	ck if this is an	amended filing
Sch	nedu	le E/F: Cre	ditors Who	Have Unsecure	d Claims	;		12/15
other p Form 1 claims the en- known	party to a 06A/B) a that are tries in the h. List A	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORITY	s or unexpired leases th cutory Contracts and U creditors Who Hold Clair		executory contract 3). Do not include a ce is needed, copy	s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official lly secured out, number
	Yes.	io to i di t L.						
li A	sted, iden As much a Continuatio	tify what type of claim it is s possible, list the claims on Page of Part 1. If mon	is. If a claim has both price in alphabetical order acceet than one creditor holds	more than one priority unsecured clair ority and nonpriority amounts, list that of ording to the creditor's name. If you has a particular claim, list the other creditor s for this form in the instruction bookle	claim here and show ave more than two p s in Part 3.	both priority	and nonprior	ity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	Ebony Re	eynolds c/o Illinois Depar	tment of Healthcare	Last 4 digits of account number		\$0.00	\$0.00	\$0.00
	Priority C	an Services reditor's Name th Sixth Street Street	62701	Last 4 digits of account number	n/a s: Check all that			
		State urred the debt? Check of or 1 only	Zip Code one.	Disputed  Type of PRIORITY unsecured claim	n:			
	Debt	or 2 only		✓ Domestic support obligations				
	_	or 1 and Debtor 2 only		Taxes and certain other debts yo government	u owe the			
	At lea	ast one of the debtors an	d another	Claims for death or personal injur	ry while you were			
	_	ck if this claim relates	to a community debt	intoxicated Other. Specify				
	✓ No  Yes	aim subject to offset?						
2.2		OF HEALTHCARE reditor's Name 'H ST Street		Last 4 digits of account number	4031 1/2013 s: Check all that	\$3,160.00	\$3,160.00	\$0.00
	SPRINGF	FIELD Illinois	62701	apply.  Contingent				
	City Who incu	State urred the debt? Check of	Zip Code	Unliquidated				
		or 1 only	JJ.	Disputed				
	Debt	or 2 only		Type of PRIORITY unsecured clain	n:			
	Debt	or 1 and Debtor 2 only		✓ Domestic support obligations				
	At lea	ast one of the debtors an	d another	Taxes and certain other debts yo government	u owe the			
	_	ck if this claim relates aim subject to offset?	to a community debt	Claims for death or personal injurintoxicated	ry while you were			
	✓ No Yes			Other. Specify				

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Debtor 1 Kevin Williamson Case number (if known) Middle Name First Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page Nonpriority Total **Priority** After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount IL DEPT OF HEALTHCARE \$3,063.00 \$3,063.00 2.3 \$0.00 Last 4 digits of account number Priority Creditor's Name When was the debt incurred? 6/2002 509 S 6TH ST Number Street As of the date you file, the claim is: Check all that apply. SPRINGFIELD 62701 Contingent City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only Disputed Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ✓ Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offset? intoxicated Other. Specify **✓** No Yes Shaquanda Artist c/o Illinois Department of Healthcare \$0.00 \$0.00 \$0.00 Last 4 digits of account number \_ and Family Services When was the debt incurred? Priority Creditor's Name n/a 509 South Sixth Street As of the date you file, the claim is: Check all that Number Street apply. Contingent Springfield Illinois 62701 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 2 only Taxes and certain other debts you owe the Debtor 1 and Debtor 2 only government At least one of the debtors and another Claims for death or personal injury while you were intoxicated Check if this claim relates to a community debt Other. Specify

Is the claim subject to offset?

No Yes

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? Yes 4.2 Commonwealth Edison \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Ctr FI 4 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60181 Oakbrook Ter City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For -Is the claim subject to offset? **✓** No Yes CREDIT ONE BANK NA 4.3 \$455.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2016 PO BOX 98875 Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 Kevin
 Williamson
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuati	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0209  When was the debt incurred? 2/2017  As of the date you file, the claim is: Check all that apply.	\$5,950.00
	WILKES BARRE Pennsylvania 18773  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	<ul> <li>Contingent</li> <li>Unliquidated</li> <li>Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>✓ Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other. Specify</li> </ul>	
4.5	DPT TREASURY Nonpriority Creditor's Name P O BOX 2451 Number Street  BIRMINGHAM Alabama 35201 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 2740 When was the debt incurred? 11/2012  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify InstallmentLoan	\$13,916.00
4.6	ENHANCED RECOVERY CO L  Nonpriority Creditor's Name 8014 BAYBERRY RD  Number Street   JACKSONVILLE Florida 32256  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No	Last 4 digits of account number 1553 When was the debt incurred? 11/2016  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  On 1 Collection; Collecting for ORIGINAL CREDITOR: AT T	\$1,542.00

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Debtor 1 Kevin Williamson Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.7	FEMA	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO Box 10055	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	Hyattsville Maryland 20782	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Notice Only	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	FIRST PREMIER BANK Nonpriority Creditor's Name	Last 4 digits of account number	\$8.00
	Number Street	When was the debt incurred? 12/2016	
	c/o Kelly Lukason	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Cloud Minnesota 56302 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other Specific Credit Cord	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.9	IRS 1 Nonpriority Creditor's Name	Last 4 digits of account number	\$7,000.00
	PO Box 7346	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	Philadelphia Pennsylvania 19101	Unliquidated	
	City State Zip Code	_ Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify Collecting For - Timely Filed Taxes	
	Is the claim subject to offset?	Salot. Opooliy Orienting For Filling Flied Taxes	
	✓ No		
	Yes		

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Sprint \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes St. Francis Medical Center \$0.00 4.11 Last 4 digits of account number \_ Nonpriority Creditor's Name 800 NE Glen Oak Avenue When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Peoria Illinois 61603 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes 4.12 T-Mobile \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12920 SE 38TH STRE n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington BELLEVUE 98006 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -

✓ No Yes

Is the claim subject to offset?

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 US Cellular \$700.00 Last 4 digits of account number Nonpriority Creditor's Name Dept 0205 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60055 Palatine Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt ✓ Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.14 Village of Dolton \$200.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 14122 Chicago Road When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Dolton Illinois 60419 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Kevin Williamson Case number (if known)

First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$6,223.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$6,223.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$5,950.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$25,421.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$31,371.00 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kevin		Williamson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(State)	
(If known)				

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	dinone i ago e	_ 0
Fill in this info	mation to identify your	case:		
Debtor 1	Kevin		Williamson	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e: Northern	District of Illinois	
Officed Otates	Sankiupicy Court for the	s. Northern	(State)	<del>-</del>
Case number (If known)				
, ,				Check if this is an
				amended filing
Official	Form 106H			
Schedul	e H: Your Co	dehtors		12/15
				mplete and accurate as possible. If two married people are
known). Answ	er every question.	you are filing a joint case, do		f any Additional Pages, write your name and case number (if debtor.)
Yes				
Idaho, Lo No.	uisiana, Nevada, New M Go to line 3.	u lived in a community properties. Puerto Rico, Texas, Warner spouse, or legal equival	shington, and Wisconsin.)	ommunity property states and territories include Arizona, California,
	. Dia your spouse, rorr No	rier spouse, or legal equival	ent live with you at the time	:!
		nity state or territory did you	live?	Fill in the name and current address of that person.
				<u>_</u>
	Name of your spouse	, former spouse, or legal equiv	valent	
	Number Street			_
	City	State	Zip Code	<del>_</del>
0 lm 0-1	معالمه المعالمة	abtem De matter-trade		one one in filling with you list the second shows in the Co.
again as	a codebtor only if that	person is a guarantor or co	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), when D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this inf	formation to identify	vour case.							
	<u> </u>	your case.							
Debtor 1	Kevin First Name	Middle Name	Willian Last N						
Debtor 2		a.a.a.a.a.a.a.a.a.a.a.a.a.a.a.a.a.					eck if this is:		
(Spouse, if filing)	First Name	Middle Name	Last N	lame			An amended filing		
	Bankruptcy Court for	Northern	District of III				A supplement showing po expenses as of the followi		
the: Case number			(S	State)			oxponede de en ale lenevil	ing date.	
(If known)						Ī	MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come						12/15	
spouse. If mo number (if kn		•	-		_	-		-	
_	r employment		Debtor 1				Debtor 2		
informatio	on.	Employment status	✓ Employed				Employed		
	e more than one job, eparate page with	, , , , , , , , , , , , , , , , , , , ,	٠	mployed			Not Employed		
information	n about additional		_						
employers		Occupation	Self-emplo	oyment			_		
Include pa self-emplo	rt time, seasonal, or yed work.	Employer's name					_		
•	n may include student aker, if it applies.	Employer's address	Number St	reet			Number Street		
			City		State	Zip Code	City	tate Zip Code	
		How long employed there?							
Part 2: Giv	ve Details About N	onthly Income							
spouse unles If you or your	ss you are separated. r non-filing spouse have	he date you file this forr	•		·		·	,	
more space,	attach a separate she	et to this form.			For Deb	tor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before calculate what the monthly		2.		\$0.00		•	
3. Estimat	e and list monthly over	time pay.		3		+ \$0.00			
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00		_	

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Copy line 4 here  1. Istal payroll deductions:  5. Ist at all payroll deductions:  5. Tax, Medicare, and Social Security deductions  5. Mandatory contributions for retirement plans  5. So. So. So. So. So. So. So. So. So. So	Debtor 1Kevin First Name	Middle Name Last N		Case number known)	(if	
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5. List all payroll deductions:  5a. Tax, Medicare, and Social Security deductions  5b. Mandatory contributions for retirement plans  5c. Voluntary contributions for retirement plans  5c. \$0.00  5c. Voluntary contributions for retirement plans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments of retirement fund loans  5c. \$0.00  5c. Nounder repayments retirement fund loans  5c. \$0.00  5c. Nounder repayments retirement fund lines \$a + 5b + 5c + 5d + 5e + 5f + 5g  6c. \$0.00  5c. Nounder repularly received:  8a. Nounder repularly received:  8a. Nounder repularly received:  8b. \$0.00  8c. Family support payments that you, a non-filling spouse, or a dependent regularly received linetide almony, spousal support, child support, maintenance, diverce settlement, and property settlement.  8c. \$0.00  8c. Social Security  8c. \$0.00  8c. Social Security  8c. \$0.00  8c. Social Security  8c. \$0.00  8d. \$0.00  8d. Social Security  8d. \$0.00  8d. \$0.0	Copy line 4 here	-	<b>→</b> 4.	\$0.00		
5b. Mandatory contributions for retirement plans   5b.   \$0.00						
5c. Voluntary contributions for retirement plans 5d. 80,000  5e. Insurance 5e. \$0,000  5f. Domestic support obligations 5f. \$0,000  5g. Union dues 5g. \$0,000  5h. Other deductions. Specify: 5h. Add the payroll deductions. Add lines \$5a + 5b + 5c + 5d + 5e + 5f + 5g 5g. \$0,000  5h. Other deductions. Add lines \$5a + 5b + 5c + 5d + 5e + 5f + 5g 6. \$0,000  45h. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0,000  8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly her income required to the total monthly received: 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00  8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies  Specify; Food Assistance Programs Income 8f. \$192.00  8g. \$0.00  8h. \$0.00  8h. \$0.00  8h. \$0.00  8c. \$0.00  8c. \$0.00  8d. \$0.00	5a. Tax, Medicare, and Social Sec	curity deductions	5a.	\$0.00		
5d. Required repayments of retirement fund loans         5d.         \$0.00           5e. Insurance         5e.         \$0.00           5f. Domestic support obligations         5f.         \$0.00           5g. Union dues         5g.         \$0.00           5h. Other deductions. Specify:         5h. + \$0.00         +           6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g         6.         \$0.00           4. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g         6.         \$0.00           4. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g         6.         \$0.00           4. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g         6.         \$0.00           8. Line and the deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g         6.         \$0.00           8. List all other income regularly received:         8a. No.00         8a. No.00           8a. No.00 in a statement for each property and from operating a business sprotessing, profession, or farm         8a.         \$2,200.00           8b. Increase and dividends         8b.         \$0.00           8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include all almony, spousal support, child support, maintenance, divorce settlement, and property settlement.         8c.         \$0.00           8	5b. Mandatory contributions for r	etirement plans	5b.	\$0.00		
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Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8b. Interest and dividends		8b.	\$0.00		
divorce settlement, and property settlement.  8c. \$0.00  8d. Unemployment compensation  8d. \$0.00  8e. Social Security  8e. \$0.00  8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income  8g. \$192.00  8g. Pension or retirement income  8h. Other monthly income. Specify:  9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  9. \$2,392.00  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other		you, a non-filing spouse, or a				
8e. Social Security  8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income  8g. \$192.00  8g. Pension or retirement income  8h. Other monthly income. Specify:  8h. + \$0.00 +  9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  9. \$2,392.00  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other			8c.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income  8g. \$192.00  8g. Pension or retirement income 8g. \$0.00  8h. Other monthly income. Specify:  9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$2,392.00  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other	8d. Unemployment compensation	1	8d.	\$0.00		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income  8f. \$192.00  8g. Pension or retirement income  8h. Other monthly income. Specify:  9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other	8e. Social Security		8e.	\$0.00		
8g. \$0.00  8h. Other monthly income. Specify: 8h. + \$0.00 +   9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$2,392.00 +   10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse	Include cash assistance and the cash assistance that you receive, under the Supplemental Nutrition housing subsidies Specify:	value (if known) of any non- such as food stamps (benefits Assistance Program) or		0400.00		
8h. Other monthly income. Specify:  9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other					-	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other			_			
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other		· '	_			1
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse  11. State all other regular contributions to the expenses that you list in Schedule J.  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other	9. Add all other modile Add lines oa	+ 0D + 0C + 0U + 0e + 01 + 0g + 011.	9.	\$2,392.00		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other				\$2,392.00 +		= \$2,392.00
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.						
Specify: 11. + \$0.00			1101 6	aramable to pay expelleds		11. + \$0.00
——————————————————————————————————————						Ψ0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.  Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies  \$2,392.00						
Combined monthly income						
13. Do you expect an increase or decrease within the year after you file this form?  No.		crease within the year after you fi	le this form	n?		
	<u> </u>					
Yes. Explain:	Yes. Explain:					

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Debtor 1Kevin	Willia	mson		Case number (if			
First Name Middle Name		Last Name			known)		
Official Form 1061. Addition							
8a.Net income from rental property an	d from operating	a business, pr	ofession, or	farm			
8a.1 Self Employed Laborer		Debtor 1	Debtor 2				
Gross receipts (before all deductions)		\$2,400.00					
Ordinary and necessary operating exp	enses	-\$200.00					
Net monthly income from a business, farm	profession, or	\$2,200.00		Copy here	\$2,200.00	 	

Official Form 106l Schedule I: Your Income page 3

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		Doo	cument Page 36	OT /4		
Fill in this infor	mation to identify your o	case:				
Debtor 1	Kevin		Williamson	_		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement she expenses as of the		etition chapter 13 ate:
Case number (If known)			. ,			
Official	Form 106J					
	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to th	are filing together, both are nis form. On the top of any ad			
1. Is this a joi		14				
	o to line 2					
	oes Debtor 2 live in a s	eparate household?				
	¬ No					
L	_	la Official Forms 106 L-2 Evr	penses for Separate Household	of Debtor 2		
2 Do you hou			renses for deparate mousemous	or Debior 2.		
Do not list Debtor 2.	Debtor 1 and	es. Fill out this information fo ach dependent	Dependent's relationship Debtor 1 or Debtor 2	o to Dependent's age	Does depe	ndent live
	penses include	lo.				
than yourself an	d your	es				
Part 2: Esti	s? mate Your Ongoing	Monthly Eynansas				
_	of a date after the bank		s you are using this form as a upplemental Schedule J, che		•	
	-	cash government assistanc t on Schedule I: Your Incom	•		,	Your expenses
	or home ownership ex or the ground or lot. 4.	penses for your residence.	Include first mortgage paymen	ts and	4.	\$500.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kevin Williamson Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$285.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$250.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$60.00
10. Personal care products and services	10.	\$58.00
11. Medical and dental expenses	11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$124.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	. •	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	13.	<del></del>
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Kevin			Williamson	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expens	es.				\$1,927.00
	es 4 through 21.					\$0.00
. ,	` , ,	,, ,,	from Official Form 106J-2			\$1,927.00
22c. Add lir	e 22a and 22b. The re	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	ome.				
23a. Copy I	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,392.00
23b. Copy	your monthly expenses	s from line 22 above.			23b	\$1,927.00
		ses from your monthly ir	icome.			\$465.00
The re	sult is your monthly ne	et income.			23c	
			oan within the year or do you nodification to the terms of y			

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Fill in this information to identify your case:									
Debtor 1	Kevin		Williamson						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		Northern	District of Illinois (State)						
Case number (If known)			(Giale)						

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
	that they are true and correct.	
X	/s/ Kevin Williamson	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/1/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in t	his infor	nation to identify your c	ase:				
Debtor	1	Kevin First Name	Middle N	Williamso Jame Last Nam			
Debtor (Spouse,		First Name	Middle N	lame Last Nam	<u> </u>		
United	States B	ankruptcy Court for the:	Northern	District of Illino			
Case n	umber			(State	e)		
(If known	n)						Check if this is an
Office of the original of the	cial	Form 107					amended filing
Stat	eme	nt of Financia	l Affairs fo	or Individuals	Filing for Ba	nkruptcy	12/15
inform	ation. I		d, attach a sepa			qually responsible for sudditional pages, write y	
Part 1	Give	Details About Your	Marital Status	and Where You Lived	Before		
1. \	What is	your current marital sta	tus?				
]	☐ Mar ✓ Not	ried married					
2. I	During t	he last 3 years, have yo	u lived anywhere	other than where you liv	ve now?		
	✓ No Yes	List all of the places yo	u lived in the last	3 years. Do not include v	vhere you live now.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as Debtor	1	Same as Debtor 1
	Nun	ber Street		From	Number Street		From
	City	State	Zip Code		City St	ate Zip Code	
			·		Same as Debtor	1	Same as Debtor 1
	Nun	ber Street		From	Number Street		From
	City	State	Zip Code		City Sta	ate Zip Code	
	nd territor No	<i>ies</i> include Arizona, Califo	rnia, Idaho, Louisi	ouse or legal equivalent in items in the control of	Puerto Rico, Texas, Wa	rty state or territory? <i>(Co.</i> ishington, and Wisconsin.)	mmunity property states

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Williamson

Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$6400.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$21600.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$960.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 LINK \$384.00 For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1 Kevin		Willi	amson	Case number	(if known)
First Name	Middle Name	Last	Name		
agent, including one for a bu such as child support and al	s; any general partners; re an officer, director, p usiness you operate as	relatives of any gerson in control,	eneral partners; part or owner of 20% or	nerships of which y more of their voting	
No Yes. List all payments	to an incidor				
Tes. List all payments	to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City State	Zip Code				
Insider's Name					
Number Street					
City State	Zip Code				
within 1 year before you fil insider? Include payments on debts of the control of	guaranteed or cosigned	I by an insider.	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
Insider's Name					
Number Street					
City State	Zip Code				
Insider's Name					
Number Street					
City State	Zip Code				

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Debtor 1 Kevin Williamson Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Wage Garnishment \$0 IL DEPT OF HEALTHCARE Creditor's Name Explain what happened 509 S 6TH ST Number Street Property was repossessed. Property was foreclosed. **SPRINGFIELD** Illinois 62701 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Wage Garnishment \$0 IL DEPT OF HEALTHCARE Creditor's Name Explain what happened 509 S 6TH ST Number Street Property was repossessed. Property was foreclosed. SPRINGFIELD Illinois 62701 Property was garnished. ✓ City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Kevin	Williamson	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
	_	Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account n	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Kevin	Williamson Case number (if kno	wn)	
	First Name Middle Name	Last Name	´ <del></del>	
Wit	hin 2 years before you filed for bankruptcy, did	I you give any gifts or contributions with a total value	of more than \$600	to any charity?
<b>✓</b>	No			
		•		
Ш	Yes. Fill in the details for each gift or contribut	ion.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	-		
	Offaity 3 Name			
		-		
	Number Street	-		
	Number Street			
	City State Zip Code	-		
	Oity State Zip Gode			
6.	List Certain Losses			
<b>✓</b>	Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property lost
		pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
	Corogo Fire Cor & normanal property totaled		08/2016	\$14000.00
	Garage Fire - Car & personal property totaled	None	00/2010	φ14000.00
	List Certain Payments or Transfers			
П		or credit counseling agencies for services required in your l	bankruptcy.	
7	No	or credit counseling agencies for services required in your b	oankruptcy.	
		or credit counseling agencies for services required in your t	oankruptcy.	
	No Yes. Fill in the details.			Amount of
		Description and value of any property	Date payment	Amount of
			Date payment or transfer	Amount of payment
	Yes. Fill in the details.	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Venturini, Marcie	Description and value of any property	Date payment or transfer	
	Yes. Fill in the details.  Venturini, Marcie Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Venturini, Marcie Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
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	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Venturini, Marcie Person Who Was Paid 11101 S Western Ave Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment

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Deb		Kevin		Williamson	Case number (if known	)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make payme		our behalf pay or transfei	any property to a	nyone who promised to
	<b>✓</b>	No Yes. Fill in the details.					
				Description and value of a transferred	iny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					·
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	isiness or financial affi nd transfers made as se	ecurity (such as the granting of			
				Description and value of a property transferred		y property or eceived or debts p	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to	a self-settled trust or sim	nilar device of whi	ch you are a
		Yes. Fill in the details.		Description and value of	the property transferred		Date transfer was made
		Name of trust					

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Williamson Debtor 1 Kevin Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Kevin First Name	B.A. al al	lla Nama a	Williamson	Case	number <i>(if l</i>	known)	
		rirst Name	Midd	lle Name	Last Name				
26.			y in any judicial c	or administrativ	e proceeding under	any environment	al law? Ind	clude settlements and or	ders.
	$ \checkmark $	No							
	Ш	Yes. Fill in the det	tails.						
				Cou	rt or agency		Nature o	f the case	Status of the case
		Case title							Pending
				Cou	rt Name				On appeal
		Case number		Nun	nberStreet				Concluded
				City	State	Zip Code			
Part	11:	Give Details Ab	oout Your Busii	ness or Conn	ections to Any Bu	siness			
27.	With	nin 4 vears before	vou filed for ban	kruptcy, did voi	u own a business or	have anv of the fo	llowing co	onnections to any busines	ss?
		-	-			-	_		
				-	profession, or other	=	I-time or p	art-time	
				company (LLC)	or limited liability pa	rtnership (LLP)			
		A partner in a							
		_	rector, or managi	_	-				
		An owner of a	at least 5% of the	e voting or equit	y securities of a corp	poration			
	<b>V</b>	No. None of the a	above applies. Go	o to Part 12.					
	П	Yes. Check all tha	at apply above a	nd fill in the det	ails below for each b	usiness.			
					Describe the natu	re of the busines:	S	<b>Employer Identification</b>	number Do not
								include Social Security	number or ITIN.
		Business Name						EIN:	
		Buomicoo Hamo							
		Number Street						Dates business existed	
		Cit.	Ctata 3	7:- O-d-	Name of accounta	ant or bookkeepe	r		
		City	State Z	Zip Code				From To	
					Describe the natu	re of the busines:	s	Employer Identification include Social Security	
								EIN:	
		Business Name							
		Number Street						Dates business existed	
		0.1	01-1-	7' - O - d -	Name of accounta	ant or bookkeepe	r		
		City	State Z	Zip Code				From To	
					Describe the natu	re of the busines	s	Employer Identification include Social Security	
									number or ITIN.
		Business Name						EIN:	
		Number Street						Dates business existed	
					Name of accounta	ant or bookkeepe	r		
		City	State Z	Zip Code				From To	

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Deb	tor 1 Kevin		Williamson	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you filed creditors, or other parties.	l for bankruptcy, did y	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details belo	w.		
	_		Date issued	
	Name		MM/DD/YYYY	
			_	
	Number Street			
	City State	Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understand	hat making a false sta fines up to \$250,000,	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De			Signature of Debtor 2
	Date 5/1/2017	,		Date
ı			Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
ı	Did you pay or agree to pay son	neone who is not an at	torney to help you fill out b	ankruptcy forms?
	<b>✓</b> No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

	Marrier MGIII anno ann	Northe	m District of Illinois	Casa Na	
n re _	Kevin Williamson  Debtor			Case No.	(If known)
	Desitor			Chapter	Chapter 13
1	DISCLOSURE OF CC  Pursuant to 11 U.S.C. § 329(a) and Fed. I compensation paid to me within one year	Bankr. P. 2010	6(b), I certify that I am the	attorney for the abo	ovenamed debtor(s) and that
	rendered or to be rendered on behalf of the				
	For legal services, I have agreed to accept	t			\$4,000.00
	Prior to the filing of this statement I have	received			\$400.00
	Balance Due				\$3,600.00
2	. The source of the compensation paid to r	me was:			
	<b>✓</b> Debtor	Othe	er (specify)		
3	. The source of the compensation paid to r	me is:			
	<b>✓</b> Debtor	Othe	er (specify)		
4.	. I have not agreed to share the above- members and associates of my law fi		mpensation with any other	r person unless the	ey are
	I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensat	n. A copy of th	ne agreement, together wi		
5.	<ul> <li>In return for the above-disclosed fee, I ha         <ul> <li>Analysis of the debtor's financial bankruptcy;</li> </ul> </li> </ul>				
	b. Preparation and filing of any petit	ion, schedule	s, statements of affairs an	d plan which may b	oe required;
	c. Representation of the debtor at the	ne meeting of	creditors and confirmation	n hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in a	dversary proce	eedings and other contest	ed bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the above	ve-disclosed f	ee does not include the fo	llowing services:	
		(	CERTIFICATION		
	I certify that the foregoing is a complete stator(s) in this bankruptcy proceedings.	atement of any	y agreement or arrangeme	nt for payment to r	ne for representation of the
	5/1/2017		/s/ (	Chris Pryor	
	Date		Signati	ure of Attorney	
			Semi	ad Law Firm	
			Nam	e of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/1/2017	
Signed:		
/s/ Kevi	n Williamson	
		/s/ Chris Pryor
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Williamson, Kevin	Case No	
	Debtor(s)		
		Chapter	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	RIX
Th knowledge	ne above named Debtors hereby verify t s.	hat the attached list of creditors is tr	ue and correct to the best of their
Date:	5/1/2017	/s/ Williamson, K Williamson, Kevi <i>Signature of Deb</i>	n

DPT TREASURY P O BOX 2451 BIRMINGHAM, AL, 35201

PELICAN AUTO FINANCE L 9444 FARNHAM ST STE 200 SAN DIEGO, CA, 92123

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

IL DEPT OF HEALTHCARE 509 S 6TH ST SPRINGFIELD, IL, 62701

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

Shaquanda Artist c/o Illinois Department of Healthcare and Family Services 509 South Sixth Street Springfield, IL, 62701

Ebony Reynolds c/o Illinois Department of Healthcare and Human Services 509 South Sixth Street Springfield, IL, 62701

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Village of Dolton 3348 Ridge Rd Municipal Collection of America Lansing, IL, 60438 City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

US Cellular Dept 0205 Palatine, IL, 60055

T-Mobile P O box 742596 Cincinnati, OH, 45274

Sprint P O Box 629023 El Dorado Hills, CA, 95762

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

FEMA 500 C Street S.W. Washington, DC, 20472

St. Francis Medical Center 800 NE Glen Oak Avenue Peoria, IL, 61603

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/1/2017	
Signed:		
/s/ Kevin	Williamson	
Ken	in Williamson	/s/ Chris Pryor
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Kevin First Name		lliamson	Case number (if known)	
•	Middle Name Las  Jestions for Reporting Purposes	st Name		
16. What kind of debts do you have?	16a. Are your debts primarily confinement of the policy of the primarily of the policy of the policy of the policy of the primarily by the policy of the policy of the policy of the primarily by the policy of the policy of the policy of the policy of the primarily by the policy of t	rimarily for a persona usiness debts? Busa estment or throught	al, family, or househol iness debts are debts the operation of the bu	d purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund	. Do you estimate that a	after any exempt proper distribute to unsecured o	ty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	o <b>j</b>	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		Siemann)(	I.e.	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-3 \$10,000,001 \$50,000,001 \$100,000,00	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you  I have examined this petition, and I declare under penalty of perjury that the information provided is correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, of title 11, United States Code. I understand the relief available under each chapter, and I choose the under Chapter 7.				ible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed
	If no attorney represents me and I out this document, I have obtained			
	I request relief in accordance with t		-	= , ,
	I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	nent, concealing prope can result in fines u 9, and 3571.	erty, or obtaining mo	ney or property by fraud in
	/s/ Kevin Williamson Kum (	Ulkani	Signature of Debte	2.2
	Executed on 5/1/2017  MM / DD / Y	· · · · · · · · · · · · · · · · · · ·	Signature of Debto	MM / DD / YYYY

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Kevin		Williamson		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
Official	Form 106De	C			Check if this is a amended filing
Declarat	ion About an	Individual Deb	tor's Schedules		12/1
f two married	people are filing togeth	er, both are equally respo	nsible for supplying correct is	nformation.	
money or prope	his form whenever you fi erty by fraud in connecti 1341, 1519, and 3571.	le bankruptcy schedules on with a bankruptcy ca	or amended schedules. Maki se can result in fines up to \$2	ng a false statement, concealing prop 50,000, or imprisonment for up to 20 y	erty, or obtaining years, or both. 18
Part 1: Sign	Below				
Did you pa	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out bankru	ptcy forms?	
<b>√</b> No					
Yes. 1	Name of person		Attach Bankruptcy Petil Signature (Official Form	tion Preparer's Notice, Declaration, and n 119).	
Under nen	alty of parium. I declare	that I have read the cum	nmary and schedules filed wit	h this declaration and	
	are true and correct.	that i have read the Sulf	mary and schedules illed Wit	ii uns declaration and	

Signature of Debtor 2

MM/DD/YYYY

/s/ Kevin Williamson
Signature of Debtor 1

MM/DD/YYYY

Date 5/1/2017

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Debtor 1			Williamson	Case number (if known)
overseen every ten taken, on	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you filed for editors, or other parties.	bankruptcy, did y	ou give a financial statem	nent to anyone about your business? Include all financial institutions
	No Yes. Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City State	Zip Code		
	- Olay	Zip Code		
true	and correct. I understand that inkruptcy case can result in fine // // // // // // // // // // // // //	making a false sta s up to \$250,000, son Kuu WJ	itement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor	1		Signature of Debtor 2
	Date 5/1/2017			Date
Did y	ou attach additional pages to \	our Statement of	Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
	lo			
Ġ,	'es			
ll	es ou pay or agree to pay someone	e who is not an at	torney to help you fill out	bankruptcy forms?
Did y		e who is not an at	torney to help you fill out	bankruptcy forms?

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Williamson, Kevin	Case No		
	Debtor(s)	Case IV.		
		Chapter.	Chapter13	
	VERIFICA	TION OF CREDITOR MAT	RIX	
Ti knowledge	he above named Debtors hereby verify the e.	at the attached list of creditors is tru	ue and correct to the best of their	
Date:	5/1/2017	/s/ Williamson, Ko Williamson, Kevir Signature of Deb		

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Debt	or 1 Kevin First Name	Middle Name	Williamson Last Name	Case number (if known)	
16.	Calculate the mediar	ı family income that applies to y	ou. Follow these steps:	A the second control of the second control o	- V S. Samuel V State of S. Samuel Control of Control o
W 214 W 215	16a. Fill in the state in		Illinois		
	16b. Fill in the number	of people in your household.	1		
	household	family income for your state and size	To find :	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	\$50,765.00
17.	How do the lines com		and form. This list ma	and be available at the ballwuptcy clerk's office.	
	17a. Line 15b is le under 11 U.S	ss than or equal to line 16c. On the C.C. § 1325(b)(3). <b>Go to Part 3.</b> Do	e top of page 1 of this fo NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined</i> or of <i>Disposable Income</i> (Official Form 122C-2).	<i>t</i> .
	U.S.C. § 132	ore than line 16c. On the top of pa 5(b)(3). <b>Go to Part 3 and fill out (</b> our current monthly income from lin	Calculation of Disposa	x box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that	ı
Part	3: Calculate Your	Commitment Period Under	1 U.S.C. §1325(b)(	4)	
18.	Copy your total avera	ge monthly income from line 11.			\$2,392.00
19.	Deduct the marital accommitment period und	ljustment if it applies. If you are r der 11 U.S.C. § 1325(b)(4) allows y	named, your spouse is routed to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	9
		tment does not apply, fill in 0 on lii		•	-\$0.00
	19b. Subtract line 19a	ı from line 18.			\$2,392.00
20.	Calculate your curren	t monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$2,392.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your	current monthly income for the yea	for this part of the form		\$28,704.00
	20c. Copy the median f	amily income for your state and siz	e of household from lin-	e 16c.	\$50,765.00
21.	How do the lines com	pare?			
		n line 20c. Unless otherwise ordere is 3 years. Go to Part 4.	d by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more th 4, <i>The commitmen</i>	an or equal to line 20c. Unless oth the period is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part 4	: Sign Below				
	By signing here. I d	eclare under penalty of periusy that	the information on this	statement and in any attachments is true and correct.	
	, .,	**************************************	are memaden en ane s	satisfied in any attachments is true and confect.	
	🗶 /s/ Kevin Wil	1 (-000 000 000	<b>×</b> د		
	Signature of De	btor 1	Siç	gnature of Debtor 2	9
	Date 5/1/2017 MM/DD/		Da	te	
	If you checked 17a, If you checked 17b, above.	do NOT fill out or file Form 122C-; fill out Form 122C-2 and file it with	2. 1 this form. On line 39 c	of that form, copy your current monthly income from lin	e 14